

a database for storing the user input information;

a processor including programmable circuitry for calculating a settlement amount based on the user input information, wherein the processor calculates the settlement amount by

calculating a discount factor;

applying the discount factor to the base tick value to determine an actual tick value; and

calculating the settlement amount based on the actual tick value, the trade price, and user settlement data;

a trigger for computer-assisted transfer of funds based on the settlement amount; and

an output for outputting at least one of the user input information and the settlement amount.